



Controlling workers' compensation costs

Return to work: Good for workers *and* employers

The unthinkable happens. One of your employees is injured on the job and faces a lengthy recovery. You're concerned about your employee and you're concerned about your business – not to mention the cost of your workers' compensation insurance.

Workers' comp claims involving time off work can drive up your rates. However, for the vast majority of these claims, steps taken early in the claims process can speed a worker's recovery and reduce claims costs.

It is just good business to know about return-to-work options, in case a claim occurs.

What is return to work?

Return to work simply means taking steps to help an injured worker get back to work quickly, safely and, if necessary, with assistance. Options include:

- Working shorter hours.
- Performing transitional work. For example, a worker might perform some of her original duties or different duties with lighter physical demands. Performing a different job temporarily is another option.
- Working in a modified job. "Job modification" means making adjustments to the work site; changing the job to meet the worker's limitations; or providing tools, equipment or appliances that allow the worker to work within his limitations.

What is the Department of Labor and Industries doing to encourage return to work? When an injured worker has received time-loss benefits for 14 days, the claim is now assigned to a team of health-care and vocational specialists in a local L&I office. A team member calls the worker, employer and doctor to explain return-to-work options, see whether the worker would benefit and identify any L&I services that might be needed.

In April and May, the first two months after L&I started its "early return-to-work teams," 174 injured workers successfully returned to work with assistance from L&I.

What can employers do?

If an injury occurs, and L&I calls you, take time to discuss your injured employee's job and what might be done to help that person come back to work sooner. Better yet, develop a return-to-work strategy before you need it. It will help you control claims costs – and premiums – and speed your employee's recovery.

For more information, call the Department of Labor and Industries at 360-902-5400.